

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Corey Rogers  
Christina Lee Rogers  
Debtors

Case No. 17-04821-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Jan 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2018.

db/jdb  
4994782 ++Corey Rogers, Christina Lee Rogers, 134 Barley Circle, Hanover, PA 17331-8686  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019)  
4994785 Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009  
4994792 +CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
4994786 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281  
4994787 Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
4994789 Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087  
4994790 Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
4994791 Cardmember Services, P.O. Box 1423, Charlotte, NC 28201-1423  
4994793 Chase, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423  
4994794 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037  
4994795 Comenity Bank - New York & Co, P.O. Box 659728, San Antonio, TX 78265-9728  
4994796 Community Bank - Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113  
4994797 Credit Card Payment Processing, P.O. Box 62014, Baltimore, MD 21264-2014  
4994798 Discover, P.O. Box 742655, Cincinnati, OH 45274-2655  
4994799 First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
5000086 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
4994800 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010  
5006191 +M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508  
4994804 Macy's, P.O. Box 9001094, Louisville, KY 40290-1094  
4994803 +Macy's, P.O. Box 8218, Mason, OH 45040-8218  
4994809 PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534  
4994807 PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658  
4994808 Plus Security FCU, P.O. Box 75601, Baltimore, MD 21275-5601  
4994812 Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055  
4994813 Security Plus FCU, P.O. Box 64595, Baltimore, MD 21264-4595  
5003202 +State Employees Credit Union, PO Box 2070, Glen Burnie, MD 21060-2070  
4994818 THD/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
4994817 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170  
4994819 +The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
4994820 Visa, P.O. Box 31279, Tampa, FL 33631-3279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com Jan 18 2018 19:08:35 M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221  
4994781 +E-mail/Text: dcrum@adamscounty.us Jan 18 2018 19:09:04 Adams County Tax Claim Bureau, 117 Baltimore Street, Room 202, Gettysburg, PA 17325-2313  
4994784 E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:07 Belk/Synchrony Bank, P.O. Box 530940, Atlanta, GA 30353-0940  
4999617 E-mail/Text: mrdiscen@discover.com Jan 18 2018 19:08:25 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
4994801 E-mail/Text: bnckohlnotices@becket-lee.com Jan 18 2018 19:08:27 Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983  
4994802 E-mail/Text: camanagement@mtb.com Jan 18 2018 19:08:35 M&T Bank, ATTN: Cbd Team, P.O. Box 900, Millsboro, DE 19966-0900  
5002568 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Jan 18 2018 19:09:05 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000  
4994805 E-mail/Text: ext\_ebn\_inbox@navyfederal.org Jan 18 2018 19:09:05 Navy Federal Credit Union, P.O. Box 3500, Merrifield, VA 22119-3500  
4994806 E-mail/Text: bnc@nordstrom.com Jan 18 2018 19:08:28 Nordstrom, P.O. Box 79137, Phoenix, AZ 85062-9137  
4995116 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 18 2018 19:10:44 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4994810 E-mail/Text: bankruptcynotices@psecu.com Jan 18 2018 19:08:56 PSECU, P.O. Box 67010, Harrisburg, PA 17106-7010  
5011603 E-mail/Text: EBN@securityplusfcu.org Jan 18 2018 19:08:26 Securityplus Federal Credit Union, 7135 Windsor Blvd, Baltimore, MD 21244  
4994814 +E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:14 SYNCB/PayPal Extrax MC, P.O. Box 965005, Orlando, FL 32896-5005  
4994811 E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:06 Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942  
4994815 E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:21 Synchrony Bank/Amazon, P.O. Box 960013, Orlando, FL 32896-0013  
4994816 E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:14 Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090  
4994821 E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:14 Walmart Mastercard/SYNCB, P.O. Box 960024, Orlando, FL 32896-0024  
4994822 E-mail/PDF: gecsedirecoverycorp.com Jan 18 2018 19:05:07 Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4994783\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
4994788\* Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Thomas E. Miller on behalf of Debtor 2 Christina Lee Rogers staff@tommillerlawoffice.com  
Thomas E. Miller on behalf of Debtor 1 Corey Rogers staff@tommillerlawoffice.com  
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

COREY ROGERS and	:	CHAPTER 13
CHRISTINA LEE ROGERS,	:	CASE NO. 1:17-bk-04821
Husband and Wife,	:	
Debtors	:	CHAPTER 13 PLAN
	:	
	:	(Indicate if applicable)
	:	( ) # MOTIONS TO AVOID LIENS
	:	( ) # MOTIONS TO VALUE COLLATERAL
	:	
	:	(X) ORIGINAL PLAN
	:	( ) AMENDED PLAN

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**PLAN PROVISIONS**

**DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge of debts pursuant to Section 1328(a).
- ( ) The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

**NOTICE OF SPECIAL PROVISIONS: (Check if applicable)**

- ( ) This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in the Section 8 of this Plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

**1. PLAN FUNDING AND LENGTH OF PLAN**

**A. Plan Payments**

1. To date, Debtors have paid \$0.00. Debtors shall pay to the Trustee for the term of the Plan (60 months) the following payments. If applicable, in addition to monthly plan payments, Debtors shall make conduit payments through the Trustee as set forth below. The total base plan is \$55,334.40, plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment
12/2017	11/2022	\$922.24	\$0.00	\$922.24
			Total Payments:	\$55,334.40

2. If the Plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the Plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the Plan.
4. CHECK ONE:        ( ) Debtor(s) is at or under median income.
- (X) Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$922.24 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

**B. Liquidation of Assets**

1. In addition to the above specified Plan payments, Debtor(s) shall dedicate to the Plan proceeds in the estimated amount of \$\_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales be completed by \_\_\_\_\_.

\_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_.

2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_.
3. The Debtor estimates that the liquidation value of this estate is \$\_\_\_\_\_. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

## 2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account No.	Estimated Monthly Payment
			\$
			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the Plan payment to the Trustee will not require modification of this Plan.

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the Plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the Plan if not avoided or paid in full under the Plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim

PNC Mortgage	134 Barley Circle Hanover, PA 17331	\$1,934.49	\$248,224.00
M&T Bank	134 Barley Circle Hanover, PA 17331	\$279.47	\$23,061.66
Navy Federal Credit Union	2016 Nissan Murano	\$530.15	\$31,276.00
Navy Federal Credit Union	2017 Can-Am Spyder Motorcycle	\$308.67	\$18,519.94

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the Plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the Court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
		\$	%	\$	
		\$	%	\$	
		\$	%	\$	

**\*“PLAN” INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.**

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
		\$	%	\$
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the Plan, Bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor’s right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered

G. Lien Avoidance. The Debtor(s) moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral

**THE DEBTOR(S) PROPOSES TO AVOID THE JUDICIAL LIEN OF THE CREDITOR(S) IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION AND ALLOWANCE OF EXEMPTIONS**

**PURSUANT TO § 522(f). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE JUDICIAL LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR(S) WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR(S) MUST FILE A TIMELY OBJECTION TO THIS PLAN. OTHERWISE, CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.**

H. Optional provisions regarding duties of certain mortgage holders and servicers.  
Property of the estate vests upon closing of the case, and Debtor(s) elects to include the following provisions. (Check if applicable)

( ) Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the Plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.

(2) Deem the pre-petition arrearage as contractually current upon confirmation of the Plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.

(3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

### 3. PRIORITY CLAIMS

A. Allowed unsecured claims entitled to priority under section 1322 (a) will be paid in full unless modified under paragraph 8:

Name of Creditor	Estimated Total Payment
Adams County Tax Claim Bureau	\$863.00
	\$
	\$

B. Administrative Claims:

(1) Trustee fees. Percentage fees payable to the trustee will be paid at the

rate fixed by the United States Trustee, not to exceed 10%.

(2) Attorney fees. Check only one box:

- ( ) In addition to the retainer of \$1,290.00 already paid by the Debtor, the amount of \$2,710.00 in the Plan shall be payable to Thomas E. Miller, Esquire, 249 York Street, Hanover, PA 17331 out of the Plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2 (c); or
- ( ) \$\_\_\_\_\_ per hour, to be adjusted in accordance with the terms of the written fee agreement between Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court pursuant to L.B.R. 2016-2(b).

(3) Other administrative claims.

Name of Creditor	Estimated Total Payment
	\$
	\$
	\$

#### 4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
		\$	%	\$
		\$	%	\$

- B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

#### 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
		\$	%	\$	\$	
		\$	%	\$	\$	

**6. REVESTING OF PROPERTY: (Check One)**

( X ) Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)

( ) Property of the estate will vest in Debtor upon closing of the case.

**7. STUDENT LOAN PROVISIONS**

A. Student loan provisions. This Plan does not seek to discharge student loan(s) except as follows:

**(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)**

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
	\$	%	\$	\$
	\$	%	\$	\$

**8. OTHER PLAN PROVISIONS**

A. Include the additional provisions below or on an attachment. **(NOTE: The Plan and any attachment must be filed as one document, not as a Plan and exhibit.)**

**9. ORDER OF DISTRIBUTION:**

Payments from the plan will be made by the trustee in the following order:

Level 1:  
Level 2:  
Level 3:  
Level 4:  
Level 5:  
Level 6:  
Level 7:  
Level 8:

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

#### **GENERAL PRINCIPLES APPLICABLE TO ALL PLANS**

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

#### **LAW OFFICE OF THOMAS E. MILLER, ESQUIRE LLC**

Dated: November 27, 2017

s/ Thomas E. Miller  
Thomas E. Miller, Esquire  
Attorney for Debtors

Dated: November 27, 2017

s/ Corey Rogers  
Debtor

Dated: November 27, 2017

s/ Christina Lee Rogers  
Joint Debtor